QUINTESSENCE OF GROUP DIMENSIONS IN RELATION TO SELF HELP

GROUP'S DEVELOPMENT IN GUJARAT

SUJATA PARMAR[1] & R. M. JADEJA[2]

Ph. D. Student, Department of Agricultural Extension, J. A. U, Junagadh, Gujarat, India

M. Sc Student, Department of Agricultural Economics, J. A. U, Junagadh, Gujarat, India

ABSTRACT

Several forces are working and influence the "Self Help Groups" (SHGs) Dynamics. The important personal and socio-psychological factors which are responsible to the effectiveness of SHG dynamics need to be thoroughly undertaken and activated on sustainable basis. Keeping all these in mind a study was conducted to measure "quintessence of group dimensions in relation to self help group's development in Gujarat". The study was conducted in Junagadh district of Gujarat state in which 8 SHGs were selected for study. With the objectives of study the profile characteristics of the members of selected SHGs, measure the group dynamics effectiveness of the members. Majority of the respondents were from low level of material possession (50 per cent) and social participation (64.16 per cent). Majority of the respondents were found in high category viz; decision making (38.33 per cent), group cohesiveness (44.16 per cent), leadership (42.5 per cent), and task function (47.5 per cent). Through this paper socio-economic status of the member could be measured easily, which is helpful to know further requirement of the member to ameliorate their standard of living. An attempt was made to develop a strategy for mobilization of an effectiveness of self help groups.

KEYWORDS: Self Help Groups, Group Dynamic Effectiveness, Socio-Economic Factor, Group Cohesiveness

INTRODUCTION

"*Drops in separation could only fade away; drops in co-operation make the ocean*".

- **Mahatma Gandhi**

Human beings need membership in small groups for many reasons. They need it to meet distinctly the need of inclusion, affection and control, the need to belong or be included with other, a need for love and a need for power in relation to both other persons and environment (Schutz, 1958). Great scholar and social philosophers centuries ago stressed that the individual human being cannot secure all the things necessary for his livelihood without co-operation with someone else. Thus theory of social organization occurred.

'The existence of individual is very difficult in prevailing era, and the group will always survive'. Then what do we mean by group? How it functions and what is the role of the groups in all round development of the individual?

A group is a cluster of two or more individuals who interact with each other in relatively enduring basis, identify themselves as belonging to distinct unit and sharing certain common activities and values. Members of the group relate to each other in some way that is united by common ties, believes and perceptions in a relatively sustained and structural basis.

Group dynamics effectiveness is operationalized in this study as the interaction forces among group members in the group, how the group were formed, their structure, process, and how do they function and effect on individual members, other groups and the organization. In the present study, 'Group Dynamics Effectiveness' of the SHGs and its members were quantified with the help of an index called 'Group Dynamics Effectiveness Index (GDEI)' developed by Purnima (2005).

One of the powerful approaches to women empowerment and rural entrepreneurship is the formation of the Self Help Groups (SHGs) especially among women. This strategy had fetched noticeable results not only in India and Bangladesh but world over. Women SHGs are increasingly being used as a tool for various developmental interventions. Credit and its delivery through SHGs have also been taken as a means for empowerment of rural women. This integrated approach, whereby, credit is only an entry point and an instrument to operationalized other aspect of group dynamic and management.

NABARD (1995) defined SHG as a homogenous group of rural poor voluntarily formed to save whatever amount they can conveniently save out of their earning and mutually agree to contribute to a common fund of the group, to be lent to the member for meeting their productive and emergent needs.

The concept of SHGs exists prior to any intervention. These are the thrift and credit groups that provide the benefits of economics to its members in certain areas of production process by undertaking common action programmes like cost- effective credit delivery system, generating a forum for collective learning, promoting democratic culture, fostering an entrepreneurial culture, providing a firm base for dialogue and co-operation in programmes with other institutions, possessing credibility and power to ensure participation and helping to assess the individual member's management capacity (Fernandez, 1995).

Origin & Development of SHGs

- Prof. Mohammed Yunus (Bangladesh, 1976), started women's groups and developed thrift and savings among the poorest of poor. Now, it has been developed in to bank named "Bangladesh Grameen Bank".

- In India pioneer in this field is Self-Employed Women's Association (SEWA) started in 1972 at Ahmadabad-Gujarat by Ela Bhatt. It has networked many co-operatives and emerged as the largest federation of co-operatives in the country. In the year 2006, there were 9,59,698 members in India and 4, 83,012 from Gujarat State.

- In southern India organizations like PRADAN, MYRADA, ASSEEFA, MALAR etc. had worked for rural credit programmes.

- NABARD was started on July 1982.It refinances the banks which lend to SHGs and also provides training support.

- Rashtriya Mahila Kosh - an organization promoted by government of India gives direct loans to NGO's on lending with incentives for proper repayment.

- There were 4,582 SHGs exiting in Junagadh District during a period of year 2013-2014 under DARA (District Rural Development Agency).

The internal nature of the group and the significant forces that contribute to its performance can be studied by analyzing the dynamics of the group. These dynamic forces interplay between the members of any working group and significantly contribute to the productivity thus becomes very essential to study them. As SHG is the most successful group approach, therefore, a study to explore the status of group dynamics effectiveness among the SHGs members and factors influencing group dynamics effectiveness is the need of the hour.

In light of this, a study was planned to analyze the "**quintessence of group dimensions in relation to self help group's development in Gujarat**" by identifying the indicators of group dynamics effectiveness.

Objectives of the Study

a) To study the profile characteristics of the members of selected SHGs.

b) To measure the group dynamics effectiveness of the members.

STUDY AREA

The study was conducted in Junagadh district of Gujarat state. Junagadh district lies between 20.44° and 21.40° northern latitude and 69.40° and 71.05° eastern longitude. The district is surrounded by Rajkot and Jamnagar districts in the north and its south lies Amreli and Bhavnagar with Barda hills and on the west lies the Arabian Sea.

The study was conducted in Junagadh district of Gujarat state. Among 15 Talukas of Junagadh district, two Talukas viz., Talala and Junagadh were selected randomly from Junagadh district. After selection of these two Talukas two villages from each Talukas were selected randomly. Total 120 respondents were selected from 8 SHGs. Select 15 members from the each self help groups purposively. Four SHG's belong to rural area and another 4 SHG's belong to urban area. These SHGs were engaged in different income generating for a long time.

METHODOLOGY

This collectivization is in itself an empowerment strategy and laid the foundation for formation of self- help groups. The majority of SHGs are of women and are highly participatory providing unique opportunities to help women to grow her self-confidence and take more active role in community and decision making process which affects their own life.

In this study, an attempt was made to find out profile characteristics of the women member in group and also group dynamics of the SHGs and Through it easy to understand what type of group activity done by women easy to identify their socio-economic status which they posses for their empowerment. And also know what they need for their development. Which is helpful them in different income generating activities. Because of these activities socio-economic development of women can achieve surely. Through it easily understand impact and success of the SHGs in urban and rural area. The respondent asked open ended questions to know group dynamics effectiveness of SHGs with the help of data, calculate group dynamic effectiveness of SHGs and profile characters of member. To know the GDEI of SHGs various indicated were used like: participation, teamwork, group atmosphere, decision making, group cohesiveness, leadership, interpersonal trust, task functions, achievement of the SHGs. Formula used to calculate group dynamics effectiveness index was as under.

$$\text{Group dynamics effectiveness index} = \frac{1}{1} \times W1 + \frac{R2}{M2} \times W2 + \cdots \frac{Rn}{Mn} \times Wn$$

R1 R2……R$_{n=}$ score received by each respondent for each indicator

M1M2…..Mn = maximum score one can get for each indicator

W1, W2….Wn = weightage score of each indicator received from expert

Based on above formula, group dynamics effectiveness index was worked out for the all the respondents of SHGs. Based on the GDEI of the respondents an average GDEI of the SHGs were calculated.

RESULTS AND DISCUSSIONS

Profile Characteristics of the Members of Selected Shgs

It goes without saying that SHGs women have to play important role in socio-economic development in addition to their key role in family development. It is important to have clear understanding of their profile as their role is influenced by such different characteristics of the SHGs women it was beyond the scope of the present study to include all the of SHGs women however, some important traits were selected and the findings have been presented in succeeding pages.

Table: 1. Distribution of the Respondents According to their Profile Characteristics n=120

Sr. No.	Characteristics	Frequency	Percent	Mean	Standard Deviation
1.	Age Group				
	Young age group (up to 35 years)	40	33.33		7.5
	Middle age group (between 36 to 55 years)	55	45.84	45.41	
	Old age group (above 55 years)	25	20.83		
2.	Education				
	Functionally literate	54	45.0		
	Primary school level	30	25.0		
	Middle school level	25	20.9	2.8	0.9
	High school level	9	7.50		
	College level and above	2	1.60		
3.	Occupation				
	Labour	45	37.5		
	Self employment	33	27.5		
	Anganvadi worker (job)	15	12.5		
	Animal husbandry (A.H)	12	10.0	2.6	1.7
	Farming / Agriculture	11	9.2		
	Farming + labour	3	2.5		
	Farming + labour +A.H.	1	0.8		
4.	Income Group				
	Up to Rs 50,000	95	79.17		
	Rs. 50,001 to 1,00,000	22	18.33	1.2	0.5
	Rs.1,00,001 to 1,50,000	3	2.50		
5.	Family Type				
	Nuclear family (1 to 2)	30	25.0		
	Middle family (3-5)	70	58.34	1.9	0.64
	Joined family (6-7)	20	16.66		
6.	Material Possession				
	Low (up to 3)	60	50.00		
	Middle (4 to 6)	55	45.83	1.54	0.57
	High (above 6)	5	4.17		
7.	Social Participation				
	Medium	20	16.68	1.55	
	High	23	19.16		

Table 1: Contd.,				
8.	Proactive Attitude			
	Low	37	30.8	
	Medium	42	35.0	22.14	4.015
	High	41	34.2	
9.	Skill Development			
	Low	25	20.83	
	Medium	66	55.0	9.1	2.0
	High	29	24.17	

Age

Age plays a crucial role in the behaviour of every individual. It is evident from the data presented in Table 1 that nearly half (45.84 per cent) of the respondents were found in middle age group followed by 33.33 per cent with young age group. The remaining 20.83 per cent of them were in old age group.

From the above result, it can be concluded that nearly half of the respondents were from middle age group. The probable reason might be that young age SHG women might be not shouldering the responsibility of house wife or engaged in some other career development activities.

Education

The Table 1 gives the idea that more than half (45 per cent) of the respondents were educated up to functionally literate level followed by 25 per cent and 20.9 per cent were having primary level and middle level of education respectively. Only 7.5 and 1.6 per cent of the respondents had high school level and college level education respectively.

It can be concluded that majority of respondents were found having education up to middle level education. The probable reason might be due to availability of primary and secondary school at village level.

Occupation

It is evident from the Table 1 that nearly two fifth of (37.5 per cent) of the respondents were having labour as their main occupation followed by 27.5 per cent self employment because of government support and subsidies and 12.5 per cent women were found to be Angandvadi workers while 10 per cent and 9.2 per cent were found to be depend on animal husbandry and on farming respectively. And very few per cent respondent were found to be dependent on farming + labour (2.5 per cent) and farming +labour + animal husbandry (0.8 per cent) respectively.

It is inferred that great majority of (56.7 per cent) the respondents were found to be dependent on labour work, farming and animal husbandry the possible reason might be that lower education level prevented them to take any other occupation to supplement their income and their poor economic condition might have restricted them to start any other business.

Annual Income

It could be seen from the data of annual income that majority of 79.17 per cent of the respondents fell in the low income groups of up to Rs. 50,000. It was followed by the higher income group with 18.05 per cent. The possible explanation might be that as they possessed marginal or small land holdings with inadequate irrigation facilities, they could not produce more from available land holding.

Family Type

In Table 1 data reflect that majority of the family belong middle family with (58.34) per cent followed by 25 per cent and 16.66 per cent belong to nuclear and joint family respectively. The possible explanation might be that joint family systems break down in to middle family.

Material Possession

In this Table 1 data reflect that majority of the respondents had low level of material possession up to 50 per cent. Half of the total number of the respondents had household materials like TV and freeze followed by 45.83 per cent of the respondents had a middle level of the material possession with household and also prestigious things like computer while 4.17 per cent of the respondents had household and farm equipment the possible reason behind it is that majority of women had no large farm and mostly are labor (37.5%).

Social Participation

It could be inferred that majority of the respondents had low level of social participation with 64.16 per cent, while 19.16 per cent and 16.668 per cent respondents had high level and medium level of social participation respectively. Thus it may be concluded that more than fifty per cent of the respondents had low participation in organizations.

Reason might be that they had dual responsibility of SHG and home so they had not excess time for social participation.

Proactive Attitude

It could be reflected that majority of the respondent had medium (35 per cent) level of proactive attitude followed by high and low level of proactive attitude with 34.2 per cent and 30.8 per cent respectively. It might be due to the fact that women mostly depend on men for their social and economic necessity.

Skill Development

It could be reflected that majority of the respondents had medium (55 per cent) level of skill development followed by high and low level of skill development with 24.17 per cent and 20.83 per cent respectively. Reason behind it is that majority of the women had one or two skill sets which were common in all women.

Distribution of the Respondents Based on the Indicators of GDEI

For effective function of the groups, there were various indicators who played important role. In this study nine indicators were selected and the data is presented in Table 2.

Table: 2. Distribution of the Respondents Based on the Indicators of Group Dynamics Effectiveness n=120

Sr. No.	Indicator	Category	Frequency	Percent
		Low (<32.50)	33	27.5
1	Participation	Medium(32.50 to 44.50)	51	42.5
		High (44.50 >)	36	30.0
		Low (<36.5)	21	17.51
2	Team work	Medium(36.5 to 45.4)	65	54.16
		High (45.4>)	34	28.33

		Table 2: Contd.,		
3	Group atmosphere	Low (<31.22)	26	21.66
		Medium(31.22 to 41.5)	66	55.00
		High (41.5>)	28	23.34
4	Decision making	Low (<39.3)	32	26.67
		Medium(39.3 to 44)	42	35.00
		High (44>)	46	38.33
5	Group cohesiveness	Low (<34)	39	32.51
		Medium(34 to 37)	28	23.33
		High (37>)	53	44.16
6	Leadership	Low (<27.8)	33	27.50
		Medium(27.8 to 33.8)	36	30.00
		High (33.8>)	51	42.50
7	Interpersonal trust	Low (<27.8)	23	19.16
		Medium(27.8 to 33.8)	64	53.33
		High (33.8>)	33	27.51
8	Task function	Low (<36)	33	27.50
		Medium(36 to 46)	30	25.00
		High (46>)	57	47.50
9	Achievement of the SHGs	Low (<36)	63	52.50
		Medium(36 to 46)	15	12.50
		High (46>)	42	35.00

Indicators like decision making, group cohesiveness, leadership, task function were observed high in category followed by participation, team work, group atmosphere, interpersonal trust which were observed medium in category and achievement of the SHGs were observed low in category.

The findings of the table reveled that majority of respondents were found in high category for namely, decision making (38.33 per cent), group cohesiveness (44.16 per cent), leadership (42.50 per cent), and task function (47.50 per cent).

With regard to indicators like participation (42.5), team work (54.1), group atmosphere (55.0) and interpersonal trust (53.3) respondents were found in medium category, with 52.5 per cent achievement of the SHGs were placed in low category. Probable reason behind it might be that efforts of NGO and other agencies were responsible for motivating the members to involve and perform well in all the activities. Because of their continuous support characteristics like decision making, task function, group cohesiveness, and leadership improve in women.

CONCLUSIONS

The study focused attention on group dynamics effectiveness of SHGs in Junagadh. An attempt was made to develop a strategy for mobilization of an effectiveness of self help groups. SHGs women have to play important role in socio-economic development in addition to their key role in family development. Majority of the women had medium level of proactive attitude and skill development. They need to development no. of skill to their empowerment. All of women in group belong to same locality so they have same skill passion. For their empowerment it is necessary to provide a different training for improve their capacity building. Different scheme of government, NGO and other agencies were responsible for motivating the members to involve and perform well in all the activities. Because of their continuous support characteristics like decision making, task function, group cohesiveness, and leadership improve in women.

REFERENCES

1. Anjugam,M.; Ramasamy, C. and Balasubramanian, R.(2007). Impact of microfinance program in empowering women: evidences from self-help groups (SHGs) in Tamil Nadu. Tropical Agricultural Research.19: 346-358.

2. Devalatha, C. M. (2005). Profile study of women SHGs in Gadag district of north Karnataka. M. Sc (Agri.) Thesis (Published). Dharvad Agriculture University, Dharvad.

3. Dighe (1996). Women literacy and empowerment: the Nellore experience. Paper presented at the Workshop on Empowerment of Women through Literacy, Center for Women Development, NIRD, Rajendranagar, and Hyderabad.

4. Fernandez, A. P. (1995). Self Help Group – The concept. Mysore Rehabilitation Development Agency. pp.1-5.

5. Fernandez, A. P. (2002). Management Systems for Savings and Credit of the Rural Poor. MYRADA, Bangalore, pp. 25-28.

6. Festinger, L. (1950). Informal social communication psychological review, 57(5) 271-282

7. Kiran, C. U. (2009). Role of Self Help Groups for Empowerment of women. M.Sc. (Agri.) Thesis (Published). Junagadh Agricultural University, Junagadh.

8. NABARD (1995*).*Report on working group on Non- Government Organization and Self Help Groups, Mumbai.

9. Purnima,K. S. (2005). Women Self Help Group Dynamics in North Coastal zone of Andhra Pradesh. Ph.D. Thesis (Unpublished). A.N.G.R. Agril. University, Hyderabad.

10. Vipin Kumar V. P. (1999). Correlates of self help group dynamics of horticulture farmers. Indian Journal of Extension Education 2: 2795-2801.

11. http://www.seva.org.about_us.asp

12. http://www.livelihoodportal.org/showpge.aspx?contentid=3

13. http://www.nabard.org/english/schemepromotion.aspx?e_pi_=7%2CPAGE_iD10%2C1339584660